

U.R. BEST

Extra, extra read all about it!

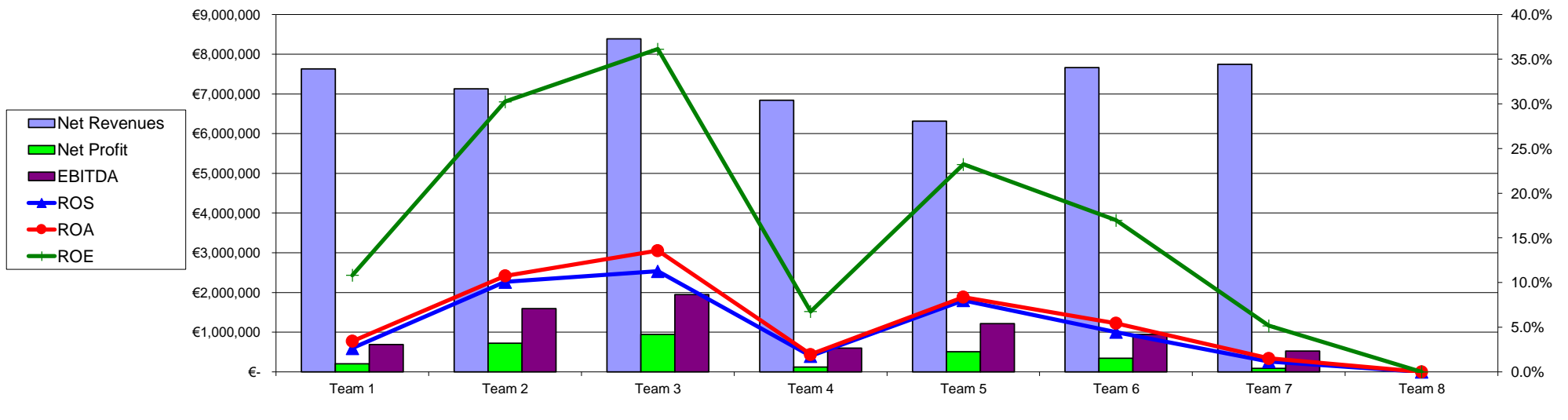
Round 1: 2021

Still a low, low €2.98
SAMCXX

Pinnacle Risk Consultants HU Bison Vic-Tree Insurance Team 4 Gold Standard True Blue Insurance Business Birds 0

Financial Summary

	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6	Team 7	Team 8
Personal Lines Commissions	€ 640,528	€ 625,383	€ 659,904	€ 642,393	€ 634,603	€ 659,724	€ 669,583	€ -
Commercial Lines Commissions	€ 4,098,984	€ 3,719,885	€ 4,503,692	€ 3,741,363	€ 3,176,524	€ 4,126,556	€ 4,237,561	€ -
Benefits Commissions & Fees	€ 2,714,294	€ 2,527,580	€ 2,762,331	€ 2,310,065	€ 2,355,020	€ 2,713,588	€ 2,567,806	€ -
Net Revenues	€ 7,629,893	€ 7,130,616	€ 8,388,336	€ 6,838,011	€ 6,315,701	€ 7,666,717	€ 7,749,430	€ -
Net Profit	€ 202,836	€ 718,446	€ 945,703	€ 121,056	€ 505,853	€ 341,764	€ 91,171	€ -
Net Margin	2.7%	10.1%	11.3%	1.8%	8.0%	4.5%	1.2%	0.0%
EBITDA	€ 688,084	€ 1,592,062	€ 1,946,031	€ 601,371	€ 1,212,948	€ 941,450	€ 521,811	€ -



Other Metrics

	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6	Team 7	Team 8
Profitability Metrics								
ROS	2.7%	10.1%	11.3%	1.8%	8.0%	4.5%	1.2%	0.0%
ROA	3.4%	10.7%	13.6%	2.0%	8.4%	5.5%	1.5%	0.0%
ROE	10.8%	30.3%	36.1%	6.8%	23.2%	17.0%	5.2%	0.0%
Solvency/Liquidity/BS Metrics								
Cash	€ 286,364	€ 594,318	€ 1,251,432	€ 23,703	€ 810,322	€ 888	€ 305,215	€ -
Shareholder Distributions	€ -	€ 15,000	€ -	€ -	€ -	€ -	€ -	€ -
Trust Ratio	1.48	2.61	2.28	1.96	2.32	1.79	1.48	0.00
Current Ratio	0.86	1.08	1.15	0.85	1.00	0.92	0.81	0.00
Tangible Net Worth	€ 334,344	€ 834,954	€ 1,077,211	€ 252,564	€ 637,361	€ 473,272	€ 222,679	€ -
Accts Receivable Turnover	10.59	6.35	10.59	6.53	9.80	7.06	10.59	0.00
Agency/Brokerage Float	€ (161,997)	€ (881,291)	€ (174,688)	€ (854,081)	€ (197,767)	€ (796,761)	€ (167,825)	€ -
Customer Metrics								
Average Customer Satisfaction	7.79	8.02	7.97	8.03	7.26	7.53	8.10	0.00
Life-time Value	€ 13,312	€ 13,563	€ 15,070	€ 12,130	€ 11,488	€ 12,849	€ 12,553	€ -
Customer Retention	84.5%	81.6%	85.6%	81.2%	79.0%	85.7%	83.8%	0.0%
Total PL Customers	3,178	3,119	3,237	3,156	3,132	3,242	3,298	0
New PL Customers	72	124	72	172	160	153	233	0
Total CL Customers	1,742	1,498	1,746	1,625	1,378	1,732	1,867	0
New CL Customers	414	211	420	335	195	324	524	0
Total Benefits Customers	207	187	206	179	180	202	200	0
New Benefits Customers	35	19	32	25	25	27	38	0
Employee Metrics								
Producer Attrition	7.6%	10.4%	12.4%	10.9%	50.8%	9.8%	11.6%	0.0%
Spread Per Employee	€ 51,382	€ 72,187	€ 78,255	€ 48,814	€ 61,692	€ 55,592	€ 50,605	€ -
Non-Comp Costs as % C/F	26.8%	26.6%	24.0%	29.0%	29.1%	26.5%	30.2%	0.0%
PL Producer FTEs	2.0	2.0	2.0	2.8	2.8	2.8	2.8	0.0
CL/EB Producers FTEs	10.5	9.4	9.0	10.5	10.5	9.8	11.3	0.0
Customer Mix								
BOP	477	431	455	476	458	454	547	0
Mid Market: General	368	254	281	329	235	371	393	0
Mid Market: Value-Added	227	204	252	215	165	245	259	0
Niche 1	89	96	88	88	83	87	94	0
Niche 2	37	31	34	35	28	37	42	0
Niche 3	56	52	54	49	48	51	52	0
Niche 4	114	69	86	100	74	103	108	0
Niche 5	33	32	35	35	29	36	42	0
Niche 6	340	329	462	297	259	347	331	0
Personal: Mass	2,543	2,503	2,573	2,511	2,498	2,579	2,627	0
Personal: VIP	635	616	664	645	634	663	671	0
Benefits: Small	175	157	173	151	149	169	168	0
Benefits: Mid-Market	32	30	33	28	31	32	31	0